

Building a more sustainable bank

Bitesize factbook



“ We are building a more sustainable bank, doing business in a more responsible way. This factbook provides a snapshot of some of the ways we achieved this in 2018, with more details available at [rbs.com/sustainable](https://www.rbs.com/sustainable). Continuing to live by our values and providing simple and fair banking will help us to build trust for the long term.”

Kirsty Britz, Director of Sustainable Banking

Customer Focused

Financial education

MoneySense has been running for over **24** years, during which it has helped over **6.5 million** young people learn about money.



Safe & secure

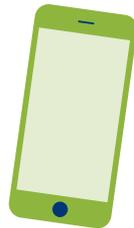
We protected customers from **598,174** fraud attempts in the UK, which stopped **£251.72 million** being stolen.

Friends Against Scams

Trained over **150,000** colleagues and customers as part of Friends Against Scams' commitment to provide training to **one million** people across the UK by end 2020.

Financial Health Checks

Over **1 million** Financial Health Checks with our personal, private and business customers.



TechXperts

We have a TechXpert in every branch empowering customers to take advantage of digital and mobile banking.

Leading the way on mobile

Over **6.3 million** customers now use our mobile app - voted 'Best Banking App' at the British Bank Awards in 2017 and 2018.

Responsible Business

Climate-related financial disclosures

Published our **second disclosure** in line with the Task Force on Climate-related Financial Disclosures recommendations in the Annual Report. And announced **new lending policies** for the energy sector.



Sustainable energy

RBS was recognised by InfraDeals as the **leading lender to the UK renewables sector** by number of transactions over the past ten years (2008- 2018).

Championing transition

We announced commitment to provide **£10 billion** of funding to the Sustainable Energy sector by 2020 to accelerate the transition to a low carbon economy.

Environment

We have committed to RE100 and pledged **100%** renewable electricity in our global operations by 2025.



UK Modern Slavery Act

We published our second MSA annual statement in 2018 on our corporate website. This built upon our first statement published in 2017.

External recognition

RBS is the **only UK bank** to be included in the DJSI World and Europe Indices, and one of only 10 in Europe and 27 globally. We also retained or improved our scores in other ESG ratings reflecting our improved environmental, social and governance performance.



Working at RBS

Engagement

Employee engagement score in 2018 was **86%**, the most positive we have seen since we started to measure engagement in 2002.

Top 50

Times Top **50** Employers for Women.



Volunteering

Our employees volunteered **100,368** hours.

Top 100

Named in **Stonewall's UK Top 100** Workplace Equality Index for ten consecutive years.

Gold award

Awarded Payroll Giving **Gold Award** for 2018.



Gold standard

Gold Rated Disability Standard for the Business Disability Forum Standard.

2018 highlights:



MoneySense has been running for over **24** years, during which it has helped over **6.5 million** young people learn about money.



We have a **TechXpert** in every branch empowering customers to take advantage of digital and mobile banking.



We protected customers from **598,174** fraud attempts in the UK, which stopped **£251.72 million** being stolen.



Over **6.3 million** customers now use our mobile app - voted 'Best Banking App' at the British Bank Awards in 2017 and 2018.



Trained over **150,000** colleagues and customers as part of Friends Against Scams' commitment to provide training to **one million** people across the UK by end 2020.



Our AI powered digital assistant, Cora has had more than **4.3 million** conversations with customers – giving answers to queries **24/7**.



Over **1 million** Financial Health Checks with our personal, private and business customers.



We launched the UK's first paperless mortgage application.

2018 highlights:



This is the **third year** of our journey towards integrated reporting. We have chosen to integrate our financial and non-financial performance to show how we are building a more sustainable bank.



We published our second **MSA annual statement in 2018** on our corporate website. This built upon our first statement published in 2017.



Published our **second disclosure** in line with the Task Force on Climate-related Financial Disclosures recommendations in the Annual Report. And announced **new lending policies** for the energy sector.



RBS is the **only UK** bank to be included in the **DJSI World and Europe Indices**, and one of only 10 in Europe and 27 globally. We also **retained or improved** our scores in other ESG ratings reflecting our improved environmental, social and governance performance.



We announced commitment to provide **£10 billion** of funding to the Sustainable Energy sector by 2020 to accelerate the transition to a low carbon economy. This will include continued financing of low carbon generation and energy efficiency projects, as well as an increased focus on energy efficiency in real estate and alternatively-fuelled vehicles.



We enhanced how we work with suppliers around social and environmental issues through the **new Supplier Code of Conduct** which replaces the Sustainable Procurement Code.



RBS was recognised by InfraDeals as **the leading lender to the UK renewables sector** by number of transactions over the past ten years (2008-2018).



Our Skills & Opportunities Fund distributed **£1.35 million** (from a total of **£2.5 million**) to support people to start or develop a business now or in the future.



We have committed to RE100 and pledged **100%** renewable electricity in our global operations by 2025.

2018 highlights:



Employee engagement score in 2018 was **86%**, the most positive we have seen since we started to measure engagement in 2002.



Named in Stonewall's UK **Top 100** Workplace Equality Index for **ten consecutive years**.



Times Top **50** Employers for Women.



Named as a Stonewall Global Diversity **champion**.



Women in Finance 2018 Awards – **Employer of the Year**.



Recognised by the Bloomberg Global Gender Equality Index.



Gold Rated Disability Standard for the Business Disability Forum Standard.



Awarded Payroll Giving **Gold Award** for 2018.



Top **10** Employer for Working Families.



Our employees volunteered **100,368** hours.